

Information to identify the case:

Debtor 1	<u>Kevin Creely</u>	Social Security number or ITIN	xxx-xx-1553
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-10611-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Creely

4/11/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Kevin Creely
 Debtor

Case No. 17-10611-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 24

Date Rcvd: Apr 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2017.

db +Kevin Creely, 573 Taylor Ave, Burlington, NJ 08016-1207
 516589887 +Bayview Loan Serv, KML Law Gr, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
 516594375 +Bayview Loan Servicing, LLC, c/o KML Law Group, 216 Haddon Ave, Suite 406, Westmont, NJ 08108-2812
 516594377 +HCFS Healthcare Financial Services, Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
 516589889 +HCFS LLC, 3585 Ridge Park Dr, Akron, OH 44333-8203
 516594381 +Lourdes Cardiology Services, PC, PO Box 824699, Philadelphia, PA 19182-4699
 516589888 +Lourdes Imaging Assoc PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
 516589898 +Lourdes Med Ctr of Burl. County, PO Box 822112, Philadelphia, PA 19182-2112
 516589892 +Lourdes Medical Assoc., PO Box 824626, Philadelphia, PA 19182-4626
 516589893 +Lourdes Medical Assoc., PO Box 824699, Philadelphia, PA 19182-4699
 516594380 +Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
 516594386 +Lourdes Medical Center of Burlington County, PO Box 822112, Philadelphia, PA 19182-2112
 516589894 +Quest Diagnostics, PO Box 7306, Hollister MO 65673-7306
 516594382 +Quest Diagnostics, PO Box 7306, Hollister MO 65673-7306
 516589897 +Radiological Assoc of Burl. County, PO Box 447, Hainesport, NJ 08036-0447
 516594385 +Radiology Associates of Burlington County, PO Box 447, Hainesport NJ 08036-0447
 516589890 +Sunset Road Medical Assoc., 911 Sunset Rd, Burlington, NJ 08016-2250
 516589895 +Virtua Health, PO Box 5800-7542, Philadelphia, PA 19178-0001
 516594383 +Virtua Health, PO Box 8500-7542, Philadelphia PA 19178-0001
 516594379 +Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663
 516589891 +Virtua Health Voorhees, 2 Brighton Rd, Clifton, NJ 07012-1663
 516589896 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 11 2017 22:48:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 11 2017 22:48:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516594376* +Lourdes Imaging Assoc., PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
 516594378* +Sunset Road Medical Assoc, 911 Sunset Rd, Burlington, NJ 08016-2250
 516594384* +Virtua Medical Group, PO Box 6028, Bellmawr NJ 08099-6028

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Francis J. Masciocchi on behalf of Debtor Kevin Creely fmascio3@aol.com
 John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com; NJ95@ecfbis.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4